

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18–30594–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric N. Gandy
40 Madison Lane
Sicklerville, NJ 08081

Social Security No.:
xxx–xx–1928

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 12/19/18
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101–2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: October 30, 2018
JAN: dmb

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eric N. Gandy
 Debtor

Case No. 18-30594-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 132

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db +Eric N. Gandy, 40 Madison Lane, Sicklerville, NJ 08081-4409
 517816555 +Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
 517816566 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
 517816568 +Peter E. Meltzer, Esquire, Weber & Gallagher, 2000 Market Street, Suite 1300,
 Philadelphia, PA 19103-3204
 517816570 +Quicken Loans, c/o Rebecca A. Solarz, Esq., 216 Haddon Ave., Ste 406,
 Westmont, NJ 08108-2812
 517816571 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 220, Liverpool, NY 13088-0220
 517816572 +Santander Consumer USA, Santander Consumer USA, Po Box 961245, Fort Worth, TX 76161-0244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 30 2018 23:49:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 30 2018 23:49:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517816556 E-mail/Text: bankruptcy@bbandt.com Oct 30 2018 23:49:11 Bb&t, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 517816557 +E-mail/Text: bankruptcy@bbandt.com Oct 30 2018 23:49:11 BB&T Corporation,
 Attn: Bankruptcy Dept, 200 West Second Street, Winston-Salem, NC 27101-4049
 517816558 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 30 2018 23:45:37 Capital One,
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517816559 +E-mail/Text: bankruptcy@cavps.com Oct 30 2018 23:49:55 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517822419 +E-mail/Text: bankruptcy@cavps.com Oct 30 2018 23:49:55 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517816560 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 30 2018 23:50:20 Ccs Collections,
 725 Canton St, Norwood, MA 02062-2679
 517816561 +E-mail/Text: bk.notifications@jpmchase.com Oct 30 2018 23:49:30 Chase Auto Finance,
 National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 517816562 +E-mail/Text: bankruptcy@connexuscu.org Oct 30 2018 23:50:23 Connexus Cu, Attn: Bankruptcy,
 Po Box 8026, Wausau, WI 54402-8026
 517816563 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 30 2018 23:45:04 Credit One Bank,
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 517816565 E-mail/Text: mrdiscen@discover.com Oct 30 2018 23:48:52 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 517831175 E-mail/Text: mrdiscen@discover.com Oct 30 2018 23:48:52 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517816567 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Oct 30 2018 23:50:33 Mabt - Genesis Retail,
 Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401
 517816569 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 31 2018 00:07:26
 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
 517832980 E-mail/Text: bnc-quantum@quantum3group.com Oct 30 2018 23:49:33
 Quantum3 Group LLC as agent for, Aqua Finance, PO Box 788, Kirkland, WA 98083-0788
 517818526 +E-mail/PDF: gecsed@recoverycorp.com Oct 30 2018 23:44:55 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517816574 +E-mail/PDF: gecsed@recoverycorp.com Oct 30 2018 23:46:12 Synchrony Bank/Walmart,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517816564 ##+Cumberland County Prob, Po Box 636, Bridgeton, NJ 08302-0438
 517816573 ##+Susquehanna Bank Pa, 13511 Label Ln, Hagerstown, MD 21740-2466

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 132

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Eric N. Gandy andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4